

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
La Verne Dixon
Debtor

Case No. 12-06948-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CKovach
Form ID: 3180W

Page 1 of 2
Total Noticed: 33

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db
4225470 +La Verne Dixon, 55 Beacon Drive, Harrisburg, PA 17112-4120
COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,
HARRISBURG, PA 17121-0946
4225471 COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAX, DEPT 280431,
HARRISBURG, PA 17128-0431
4282497 +Daybreak at Blue Mountain, PO Box 233, Hummelstown, PA 17036-0233
4225473 +EDWARD J LEONARD, ESQ, 12800 TOWNSEND ROAD, PHILADELPHIA, PA 19154-1003
4225476 HUD/FHA, PO BOX 8079, PHILADELPHIA, PA 19101
4225482 +PENN EQUITY HOMEOWNERS ASSOC, PO BOX 233, HUMMELSTOWN, PA 17036-0233
4225483 +PHILA Federal Credit Union, 12800 W TOWNSEND RD, PHILADELPHIA, PA 19154-1095
4225486 SUSQUEHANNA TWP AUTH, 1900 LINGLESTOWN RD, HARRISBURG, PA 17110-3301
4251994 +Susquehanna Township Authority, 1900 Linglestown Road, Harrisburg, PA 17110-3301
4243932 United States Department of Education, Direct Loan Servicing Center, P.O. Box 5609,
Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4225463 EDI: BANKAMER.COM May 11 2018 22:58:00 BANK OF AMERICA, BANKRUPTCY DEPARTMENT,
4161 PIEDMONT PARKWAY, GREENSBORO, NC 27410
4225464 +EDI: RESURGENT.COM May 11 2018 22:58:00 CACH, LLC, 4340 S MONACO STREET UNIT 2,
DENVER, CO 80237-3485
4225465 +EDI: CAPITALONE.COM May 11 2018 22:58:00 CAP1/BOSCOV, PO BOX 5253,
CAROL STREAM, IL 60197-5253
4225466 +E-mail/Text: bankruptcy@cavps.com May 11 2018 19:01:23 CAVALRY PORTFOLIO SERVICES LLC,
500 SUMMIT LAKE DR, STE 400, VALHALLA, NY 10595-2322
4225467 +E-mail/Text: dehartstaff@pamd13trustee.com May 11 2018 19:01:27 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4225468 +EDI: CHASE.COM May 11 2018 22:58:00 CHASE, ACCOUNT INQUIRIES, PO BOX 15298,
WILMINGTON, DE 19850-5298
4225469 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us May 11 2018 19:01:40 COMM OF PA DEPT L&I,
READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152
4225472 EDI: CRFRSTNA.COM May 11 2018 22:58:00 CREDIT FIRST NATL ASSOC, PO BOX 81344,
CLEVELAND, OH 44188-0344
4252787 +EDI: CRFRSTNA.COM May 11 2018 22:58:00 Credit First NA, Po Box 818011,
Cleveland, OH 44181-8011
4225474 +EDI: FSAE.COM May 11 2018 22:58:00 FIRSTSOURCE ADVANTAGE, LLC, 205 BRYANT WOODS SOUTH,
AMHERST, NY 14228-3609
4225475 +EDI: RMSC.COM May 11 2018 22:58:00 GECRB/LOW, BANKRUPTCY DEPARTMENT, PO BOX 103106,
ROSWELL, GA 30076-9106
4225477 EDI: IRS.COM May 11 2018 22:58:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4225479 +E-mail/Text: compliance@lctcb.org May 11 2018 19:01:25
LANCASTER COUNTY TAX COLLECTION BUREAU, 1845 WILLIAM PENN WAY, SUITE 1,
LANCASTER, PA 17601-4097
4225480 +EDI: RESURGENT.COM May 11 2018 22:58:00 LVNV FUNDING, PO BOX 10584,
GREENVILLE, SC 29603-0584
4303201 EDI: RESURGENT.COM May 11 2018 22:58:00 LVNV Funding, LLC its successors and assigns as,
assignee of HSBC Receivables, Acquisition Corporation (USA) IV, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
4225481 E-mail/Text: camanagement@mtb.com May 11 2018 19:01:08 M&T BANK, 1100 WEHRLE DRIVE,
WILLIAMSVILLE, NY 14221
4242482 E-mail/Text: camanagement@mtb.com May 11 2018 19:01:08 M&T Bank, P.O. Box 1288,
Buffalo, New York 14240
4255391 EDI: BL-BECKET.COM May 11 2018 22:58:00 Main Street Acquisition Corp assignee of CHASE,
BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4230717 E-mail/Text: RVSVBICNOTICE1@state.pa.us May 11 2018 19:01:11
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946
4255402 EDI: NEXTEL.COM May 11 2018 22:58:00 Sprint Nextel, Sprint Nextel-Correspondence,
Attn Bankruptcy Dept, PO Box 7949, Overland Park, KS 66207-0949
4225485 +EDI: RESURGENT.COM May 11 2018 22:58:00 SQUARE TWO FINANCIAL, 4340 S MONACO, 2ND FLOOR,
DENVER, CO 80237-3485
4225487 E-mail/Text: bknotices@conduent.com May 11 2018 19:01:41 US DEP ED, 501 BLEEKER ST,
UTICA, NY 13502

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4226774* +Cavalry Portfolio Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
4225478* IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346

District/off: 0314-1

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Page 2 of 2
Total Noticed: 33

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4225484 ##+ROGERS LAW OFFICE, LLC, 300 S 19TH ST STE 306, OMAHA, NE 68102-1924

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dorothy L Mott on behalf of Debtor 1 La Verne Dixon DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecef@gmail.com
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kara Katherine Gendron on behalf of Debtor 1 La Verne Dixon karagendronecf@gmail.com,
doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecef@gmail.com
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 La Verne Dixon
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:12-bk-06948-RNO**

Social Security number or ITIN **xxx-xx-2009**
EIN ____-_____
Social Security number or ITIN ____
EIN ____-_____
EIN ____-_____
EIN ____-_____

Order of Discharge

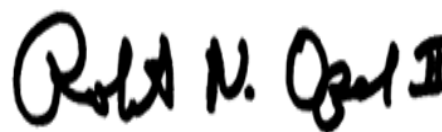
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

La Verne Dixon
dba Holistic Solutions

May 11, 2018

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.